



# Housing in Bridgewater

## Background

The focus of this chapter is to analyze Bridgewater’s demographic and housing characteristics as they relate to the following:

- Population trends and their impact on existing and future housing development, municipal infrastructure and services, economic development, and land use patterns.
- The role of the Town and other organizations in managing the quantity and type of residential development.
- Projected residential growth and the need for different types of housing.
- Guidelines, policies, and the goals for future residential development.

A combination of local, state and federal information was used in developing this chapter including local building permit data, the State’s subsidized housing inventory, Bridgewater State College student information, the revised EOCD Build-out Analysis, community-wide surveys, and the most recent Census data (for 2000).

## Demographic Profile and Trends

### Population Growth

Bridgewater’s population has increased significantly over the past 50 years. In the 1950s, the Town was primarily an agricultural community. Small manufacturing operations, the Bridgewater Correctional Complex and Bridgewater State College dominated the other employment sectors, but the community remained one of under 10,000 people.

Census Counts for Bridgewater*			
Year	Population	%Δ Over 10 yrs.	Density Per Sq. Mile
1950	9,512	-	338
1960	10,276	7.7	346
1970	12,902	25.6	459
1980	17,202	33.3	611
1990	21,249	23.5	756
2000	25,185	18.5	896

\* Includes BSC & BCC Populations

The growth trend continued during the 1970sand 1980s with the addition of more than 4,000 new residents, a significant increase of over 33%. The improved highway access combined with the relative

During the 1960s, with the construction of the Interstate Highway System (including Interstate 495) and improvements to the State Highway System (Route 24), the Town began to grow. By 1970, Bridgewater’s population reached 12,902, an increase of over 25% in just 10 years. The growing highway system made possible the connection of Bridgewater to major employment centers such as Boston and Providence, both under an hour away by automobile.

availability of inexpensive and developable land along the Interstate 95 and 495 corridors, made many rural communities, including Bridgewater, a target for the ever-expanding suburban rings around greater Boston and Providence. Additionally, smaller cities that had once been manufacturing centers such as Brockton, Taunton and Fall River began to lose population to rural communities including Bridgewater.

During the 1990s, Bridgewater’s accessibility improved with the addition of the Massachusetts Bay Transit Authority (MBTA) commuter rail service to Boston. This made the connection to Boston a comfortable and convenient 45- minute ride by train. Accessibility, combined with expansions at both Bridgewater State College (BSC) and the Bridgewater Correctional Complex (BCC), contributed to a population increase of over 4,000 residents.

Over the past 20 years, Bridgewater’s population has increased at a significantly higher rate than Plymouth County and the State. Between 1990 and 2000 alone, Bridgewater grew by 18.5% compared to 8.6% in Plymouth County and 5.5% in the State.

Table H-1: Bridgewater Population Comparison			
Category	Bridgewater	Plymouth County	State of Mass.
1990 Population	21,249	435,276	6,016,425
Under 18 Years	4,601	114,277	1,353,075
% Under 18 Years	22%	26%	22%
18 Year and Over	16,648	320,999	4,663,350
% 18 Yrs and Over	78%	74%	78%
2000 Population	25,185	472,822	6,349,097
Under 18 Years	5,765	126,487	1,500,064
% Under 18 Years	23%	27%	24%
18 Year and Over	19,420	346,335	4,849,033
% 18 Yrs and Over	77%	73%	76%
1990 - 2000 Change	3,936	37,546	332,672
% Pop. Change	18.50%	8.60%	5.50%
Under 18 Years	1,164	12,210	146,989
% Under 18 Years	25.30%	10.70%	10.90%
18 Year and Over	2,772	25,336	185,683
% 18 Yrs and Over	16.70%	7.90%	4%

Source: U.S. Census



Geographic Population Distribution

Over the last four U.S. Census counts, Bridgewater’s population has been placed in four separate census tracts as illustrated on Map H-1. Tract 5251.01 encompasses the western portion of Town including Route 24, the Lake Nip area and the industrial parks on Elm Street and Scotland Boulevard. Tract 5251.02 includes most of Downtown Bridgewater including Central Square. This tract also includes the region east of Vernon Street to Route 18 and 28. Tract 5253 includes the facilities and lands of the Massachusetts Correctional Institute. Tract 5252 incorporates the northeast portion of Town including Bridgewater State College.

Since 1980, Bridgewater has grown by over 8,000 residents, or by nearly 50%. Much of this growth has occurred in the predominantly rural sections on the east and west sides of the community. Table H-2 illustrates the changing demographics and growth patterns in Bridgewater by Census Tract since 1980.

Table H-2A: Bridgewater Population by Census Tract, 1980 - 2000								
Census Tract	% of		% of		% of		Change	Change
	1980	Total	1990	Total	2000	Total	1980-90	1990-00
<b>Tract 5252 (Northeast Quadrant)</b>								
Total Population	5769	34%	6,105	29%	9797	39%	336	3,692
Persons 25 Yrs and Older	2961	51%	3,429	56%	5604	57%	468	2,175
Households	1764	35%	2,126	36%	3068	41%	362	942
<b>Tract 5253 (BCC)</b>								
Total Population	1308	8%	2,598	12%	2267	9%	1,290	-331
Persons 25 Yrs and Older	910	70%	2,037	78%	2002	88%	1,127	-35
Households	70	1%	50	1%	8	0%	-20	-42
<b>Tract 5251.01 (Northwest Quadrant)</b>								
Total Population	4848	28%	5,341	25%	6320	25%	493	979
Persons 25 Yrs and Older	2470	51%	3,262	61%	4077	65%	792	815
Households	1388	27%	1,767	30%	2340	31%	379	573
<b>Tract 5251.02 (South Central Quadrant)</b>								
Total Population	5277	31%	7,205	34%	6801	27%	1,928	-404
Persons 25 Yrs and Older	3097	59%	3,539	49%	4031	59%	442	492
Households	1875	37%	1,981	33%	2110	28%	106	129
TOTAL	17202		21249		25185		4,047	3,936
Source: U.S. Census Bureau								

Table H-2B: Bridgewater Population by Census Tract, 2000					
Subject	Census Tract				Total
	5251.01	5251.02	5252	5253	
Total Population	6,320	6,801	9,797	2,267	25,185
Median Age	35.0	34.1	30.9	36.4	34.1
18 years and over	4,715	5,035	7,409	2,261	19,420
65 years and over	680	543	906	39	2,168
Institutionalized pop.	43	0	0	2,249	2,292
Total Households	2,340	2,110	3,068	8	7,526
Family HHs w/Children under 18	809	896	1,198	2	2,905
Average Household Size	2.7	3.0	2.8	2.3	2.7
Average Family Size	3.2	3.3	3.3	3.7	3.4
Total Housing Units	2,378	2,147	3,119	8	7,652
Vacant Housing Units	38	37	51	0	126
Source: U.S. Census Bureau					

Census Tract 5252 (the northeast quadrant of Town) has demonstrated the highest amount of population growth over the last 20 years. This region of Bridgewater also represents the most residents with 34% and 39% of the total population in 1990 and 2000, respectively. While growth in this area was relatively low during the 1980s (only 336 new residents), the population increased significantly during the 1990s with the addition of 3,692 residents.

Much of this growth can be attributed to significant residential development over the past 20 years including a number of age-restricted developments off Plymouth Street. The growth in this segment is a concern from a traffic standpoint as most residents have to travel though Central Square, South Street, Broad Street, Pleasant Street and other heavily congested areas to access state routes 18 and 24. Additionally, the 1990 Census reported that over 50% of the residents in this area commute to work, the vast majority driving alone.

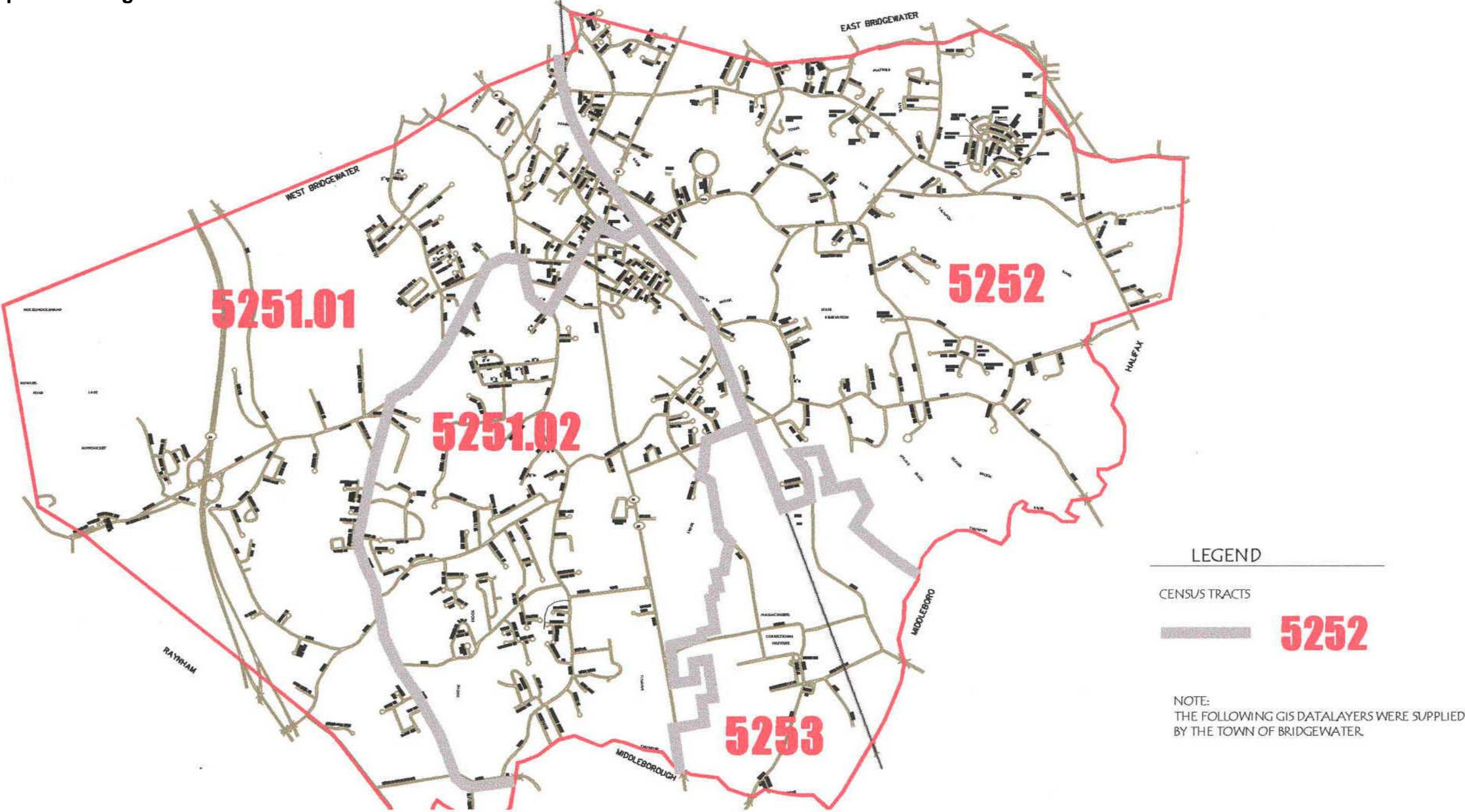
Census Tract 5253 primarily includes the facilities and property of the Bridgewater Correctional Complex (BCC). This area actually gained population during the 1980s but lost population in the 1990s as the prison facilities were expanded and private homes in the surrounding neighborhood sold to the State. This tract represents approximately 9% of Bridgewater’s total population.

Census Tract 5251.01 (the western portion of Town) was a high growth residential area during the 1980s with the addition of nearly 2,000 residents or 48% of Bridgewater’s population growth. However, during the 1990s this tract actually lost more than 400 residents. This decline is most likely due to the redevelopment of residential properties into commercial and industrial uses along Pleasant Street, Elm Street and in the Planned Development District (PDD). It may also be attributed to “empty nesters” along Elm Street, Lake Nip, and other older neighborhoods in the district where the median age has been rising. This census tract currently represents approximately 25% of Bridgewater’s population.





Map H-1 – Bridgewater Census Tracts





Census Tract 5251.02 (the southeast quadrant of town) has been a growing residential district over the past 20 years with the addition of 493 and 979 residents during the 1980s and 1990s, respectively. Even with the addition of nearly 1,000 new residents during the 1990s, this district’s percentage of Bridgewater’s total population fell slightly to about 25% in 2000.

Age Distribution

Bridgewater’s population has been steadily aging over the past 20 years. In 1980 the largest age group was between 15 and 24 years with 4,239 residents (or 25% of the total population). This age group increased by about 500 over the next decade but declined as a percentage of the total population (22% in 1990). However, it still represented the highest number of residents and percentage of population in 1990.

By 2000, population estimates showed a decline in 15-24 year olds to 4,136 residents (or 16% of the population). This dominant age group was replaced by 25-34 year-olds (5,488 residents) and 35-44 year-olds (4,456 residents). Collectively, 25-44 year-olds represent 35% of the total population. This trend may be attributable to an aging population and a growing number of middle-aged people moving into Bridgewater, many of whom have few or no children. This trend is further supported by the declining median household size over the past 20 years.

Even though Bridgewater’s population is steadily aging, it is still relatively consistent with Plymouth County and the State averages over the past 20 years. This is attributable to a high percentage of young adults at Bridgewater State College and inmates at BCC. Excluding these individuals, the Town’s composition and aging trend becomes more normal.

Ethnic Composition

Of Bridgewater’s total population in 2000, a total of 13.5% (or 4,000) people represented various non-white ethnic and racial backgrounds. While this appears to be a relatively low percentage of minorities, it is actually the second highest in the region next to Brockton. The largest minority groups include African-Americans (4%) and Hispanics (2.8%). The presence of BSC and BCC can be attributed to the fact that Bridgewater has a greater ethnic diversity than surrounding communities as illustrated in Table H-4.

Table H-3: Bridgewater Population by Age Group, 1960 - 2010												
Age Category	% of		% of		% of		% of		Projected		% of	
	1960	Total	1970	Total	1980	Total	1990	Total	2000	Total	2010	Total
0-4 Years	887	9%	1,013	9%	1,057	6%	1,292	6%	1,510	6%	1,699	5%
5 - 9 Years	845	8%	1,184	10%	1,150	7%	1,370	6%	1,439	6%	1,761	6%
10 - 14 Years	795	8%	1,195	10%	1,318	8%	1,253	6%	1,590	6%	1,788	6%
15 - 24 Years	1,486	14%	1,888	16%	4,239	25%	4,740	22%	4,136	16%	4,836	15%
25 - 34 Years	1,111	11%	1,598	14%	3,250	19%	4,040	19%	5,488	21%	4,992	16%
35 - 44 Years	1,483	14%	1,462	12%	2,028	12%	3,713	17%	4,456	17%	6,231	20%
45 - 54 Years	1,488	14%	1,428	12%	1,470	9%	1,983	9%	3,507	14%	4,341	14%
55 - 64 Years	1,006	10%	1,082	9%	1,290	7%	1,223	6%	1,761	7%	3,220	10%
65 +	1,225	12%	979	8%	1,400	8%	1,635	8%	1,797	7%	2,342	8%
TOTAL	10,276		11,829		17,202		21,249		25,664		31,210	

Source: U.S. Census Bureau, MISER Projections

Table H-4: Bridgewater Area Demographic Profile								
Municipality	1990	2000	Black &			Hispanic	Additional	2000
	Pop	Pop	White	Afri. Am	Asian	Origin	Minorities	% Min.
Bridgewater	21,249	25,185	21,775	1,017	269	693	1,431	13.5
Kingston	9,045	11,780	11,370	112	51	88	159	3.5
Middleboro	17,867	19,941	19,057	248	87	156	393	4.4
Pembroke	14,544	16,927	16,514	82	85	90	156	2.4
Taunton	49,832	55,976	50,272	1,366	322	2,198	1,818	10.2
Raynham	9,867	11,739	11,271	119	81	97	171	4.0
Abington	13,817	14,605	14,237	111	71	103	83	2.5
Avon	4,558	4,443	4,152	166	41	64	20	6.5
Brockton	92,788	94,304	57,989	16,811	2,066	7,552	9,886	38.5
East Bridgewater	11,104	12,974	12,573	129	62	97	113	3.1
Easton	19,807	22,299	20,501	354	309	352	783	8.1
Halifax	6,526	7,500	7,360	23	20	41	56	1.9
Hanson	9,028	9,495	9,176	105	33	65	116	3.4
Stoughton	26,777	27,149	24,017	1,548	580	419	585	11.5
West Bridgewater	6,389	6,634	6,395	63	45	67	64	3.6
Whitman	13,240	13,882	13,487	90	59	122	124	2.8

US Census Bureau 2000





# Housing Inventory and Analysis

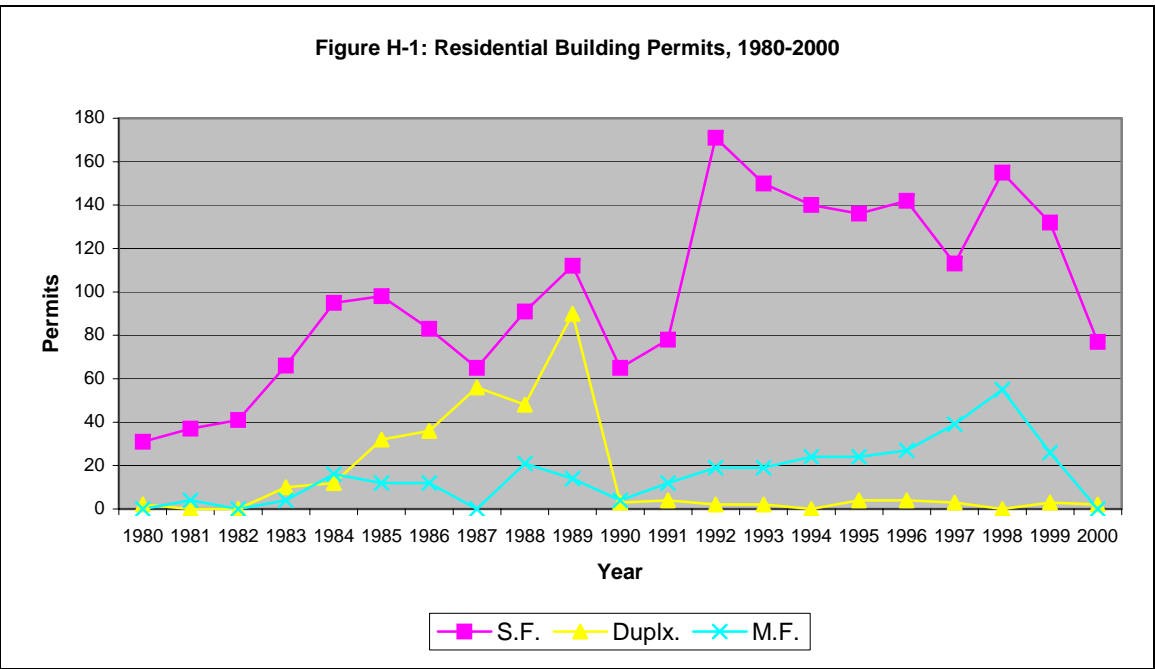
## Housing Stock

Bridgewater’s housing stock has grown steadily over the last 60 years. In fact, approximately 80% of the total housing in Town was built after 1940. The 1970s and 1990s were particularly active for housing construction in Bridgewater. The number of new dwelling units built in the 1990s alone represents over 21% of Bridgewater’s total housing stock.

Bridgewater Housing Stock Age		
Year Built	Number	Percent
1990 – 2000*	1,662	21%
1980-March 1990	1,299	17%
1970 – 1979	1,843	23%
1940 – 1969	1,449	18%
1939 or Earlier	1,639	21%
Total	7,639	100%

Source: U.S. Census; \*Building Permit Est.

The vast majority of residential development in Bridgewater has always been single-family homes. Since 1990 alone, 1,359 single-family building permits were issued, representing 82% of all residential construction. However, the number of building permits issued for multifamily dwellings has steadily risen since 1990 as illustrated in Figure H-1. In fact, with the growing enrollment at Bridgewater State College and the service sector of the local economy (see Chapter 5: Economic Trends & Opportunities), the demand for apartments, studios and condominiums could be on the rise in Bridgewater as more lower paying jobs are filled.



The amount of multifamily construction has been limited by several factors including public sewer capacity constraints, limited land availability for on-site septic treatment, and very strict zoning controls that essentially prohibit the construction of large-scale apartment or condominium developments.

## Recent Housing Developments

Table H-5 lists the residential subdivisions that have been built in Bridgewater since 1990. In this 11-year period, 60 developments were approved on over 1,000 acres of land. The vast majority of these developments were for conventional single-family homes on large lots.

Among these new subdivisions a total of 931 building lots were created on an average lot size of 36,635 square feet and 147 feet of road frontage. This larger lot size and frontage amounted to over 11 miles of new public roadway in Bridgewater. This is a significant figure as it represents approximately 10% of all town road mileage and was added in just over 10 years. The dramatic increase in new public roads over the last 20 years will significantly increase the Highway Department’s responsibilities for maintenance and repair in the years to come.

Only three new subdivisions built in Bridgewater since 1990 were connected to the public sewer system. This trend of residential development pushing further out from the older established neighborhoods in Town and the limited land use options available other than the conventional development pattern has prevailed for many years. The result is that the growing majority of Bridgewater residents must travel further for work, school and basic services. This trend, however, affects all citizens as traffic congestion continues to grow.

The typical newer subdivision includes homes with 3-4 bedrooms and two-car garages. Homes are set back a significant distance from the road (40 feet or more) requiring longer driveways and allowing for septic systems to be placed in the front yard. Landscaping in new subdivisions is sparse. They typically have no grass strip between the curb and sidewalk (making the street appear even wider) and few street trees preserved or planted within the public right-of-way.

New subdivision streets typically are 28 feet wide with sloped granite curbing and a five-foot sidewalk on one side. (Two sidewalks are required but often waived). These roads typically exceed the width of collector roads on which they enter. Collector roads such as Vernon Street, Flagg Street, South Street and Winter Street were built long ago to serve a rural community. They average less than 24 feet wide with limited curbing and drainage, and few sidewalks. The cumulative effect of numerous rural subdivisions has resulted in the need to upgrade several of these roads.

## Affordable Housing

The median sale price of a home in Bridgewater in 2002 is \$239,950 (\$270,000 for a single-family home)<sup>1</sup> while the median household income was approximately \$52,483.<sup>2</sup> At 80% of the medium income (or \$41,986) the annual amount that a household could affordably spend on housing costs would be \$12,596 or \$1,050 per month. Assuming that a \$215,955 mortgage (median home price with a 10% down payment) could be financed at 7% over 30 years, the monthly mortgage payment would then be about

<sup>1</sup> The Warren Group, Boston, MA. Estimates

<sup>2</sup> CACI, Inc.



\$1,435. Therefore the “affordability gap” in Bridgewater is approximately \$4,620 annually not including taxes, insurance and basic utilities.

Table H-5: Bridgewater Subdivisions, 1990-2000									
Subdivision Name	Year	No. of D.U.s	Built to Date	Total Acres	Ave. Lot Size	Ave. St. Frontage	Total Road Length (Ft)	Town Water	Town Sewer
Leewood Estates	1990	10	10	58	26,146	208	1,200	yes	no
Subtotal	1	10	10	58	13,073	104	1,200		
Elmwood Knoll	1991	29	13	27	19,905	156	3,120	yes	no
J&R Meadow	1991	20	20	12	29,280	111	1,520	yes	no
Subtotal	2	49	33	39	24,593	134	4640		
Cherry Estates	1992	5	5	9	51,652	110	400	yes	no
Grange Park	1992	15	5	20	51,505	295	1,200	yes	no
Jonathan Estates	1992	8	8	10	51,022	287	1,050	yes	no
Old South Street Estates	1992	19	19	52	41,350	235	2,000	yes	no
Sandy Hill Estates	1992	7	5	7	16,796	80	400	yes	no
Wildwood Place	1992	15	14	25	57,607	138	1,020	yes	no
Windemere Farms	1992	8	8	27	55,600	155	900	yes	no
Subtotal	7	77	64	150	46,505	186	6970		
Comfort Place	1993	9	9	4	20,808	128	560	yes	no
Driftwood Estates	1993	14	13	36	48,493	150	1,056	yes	no
Pine Oaks Estates II	1993	8		67	49,894	123	1,000	yes	no
Sherwood Estates	1993	12	12	52	48,630	171	960	yes	no
Pine Oaks Estates I	1993	17			42,121	209	2,500	yes	no
Subtotal	5	60			41,989	156	6,076		
Beverly Estates	1994	4	4	7	61,068	230	400	yes	no
Bradley Woods	1994	16	16	10	26,002	158	1,270	yes	no
Cedar Woods	1994	9	8	36	45,114	176	900	yes	yes
Greenbriar Lane Ext.	1994	17	17	20	43,600	165	1,700	yes	no
Tarkin Hill Estates	1994	9	9	13	57,230	142	600	yes	no
Subtotal	5	55	54	86	46,603	174	4,870		
Butler Park	1995	18	18	27	45,790	192	2,800	yes	no
Cindi's Way	1995	7	7	4	20,000	141	700	yes	no
Eagle Trace	1995	14	14	28	43,560	136	2,100	yes	no
Ivy Circle	1995	9	9	21	51,275	70	388	yes	no
Laurel Drive Extension	1995	1	1	5	30,000	156	340	yes	no
Nelson Drive	1995	12	12	5	23,842	154	1,000	yes	no
Nelson Woods	1995	24	22	20	22,921	131	2,748	yes	no
Pinebridge Estates II	1995	16	15	25	52,876	174	1,700	yes	no
Sharon Court Extension	1995	15	15	8	40,094	154	1,150	yes	no

Table H-5 Continued									
Subtotal	9	116	113	143	36,706	145	12,926		
Autumn Farm Estates	1996	9	8	23	46,726	147	900	yes	no
Caswell Estates	1996	5	5	9	44,342	187	600	yes	no
Country Club Estates	1996	9	9	22	58,885	146	600	yes	no
Edgehill Estates	1996	5	2	7	26,248	131	700	yes	no
Edith Place	1996	2	2	2	40,074	167	120	yes	no
Highpond Estates	1996	237	273	90					Yes
Gadsby Drive	1996	1		2	13,260	165	250	yes	no
Heather Hills	1996	14	14	25	70,509	154	1,450	yes	no
Lakeview II	1996	7	7	10	54,364	132	650	yes	no
Subtotal	9	289	320	190	44,301	154	5,270		
Baha Estates	1997	2	2	38	43,560	328	700	yes	no
Beaver Brook Acres	1997	32	32	34	45,760	156	3,100	yes	no
Cobblestone Estates	1997	18	18	42	21,780	110	1,700	yes	no
Fairway Drive Estate	1997	9	9	20	44,640	137	600	yes	no
Fox Hollow	1997	10	10	23	44,000	132	700	yes	no
Little Pond Circle	1997	3	0	4	54,545	150	120	yes	no
Pinebridge Estates III	1997	22	22	46	46,012	203	2,900	yes	no
Patricia Drive	1997	9		5	18,758	145	400	yes	no
Subtotal	8	105	93	212	39,882	170	10,220		
Arthur's Place II	1998	10	5	9	38,146	243	800	yes	no
Bruce Smith Estates	1998	9	9	8	26,956	104	500	yes	no
Highland Meadows	1998	10	10	4	18,957	137	700	yes	no
Knollwood Estates	1998	5	3	14	34,025	229	450	yes	no
Leslie Estates	1998	6	0	8	43,666	222	800	yes	no
Prattown Estates	1998	14	5	45	56,519	99	950	yes	no
Subtotal	6	54	32	88	36,378	172	4,200		
Cesidio Estate	1999	6	1	4	44,667	149	600	yes	no
Winding Oaks	1999	23	23	27	28,249	109	1,400	yes	no
Subtotal	2	29	24	31	36,458	129	2,000		
Homenook	2000	43							
Stockbridge Road	2000	7							
Twin Diamond Drive	2000	6							
Willis Farms	2000	12		11	36,500	96	600	yes	no
Ivy Circle	2000	12							
Linda Place (Hopkins Dr.)	2000	7							
Subtotal	5	87	0	11	36500	96	600	1	0
TOTAL	60	931	743	1008	36,635	147	58,972	59	2
Source: Bridgewater Community Development Office									



To provide affordable housing opportunities to low and moderate income residents throughout the state, each municipality is required to provide for 10% of the total year-round housing inventory as eligible subsidized dwelling units. The number of housing units that count toward the municipality's 10% goal for low and moderate-income housing includes both eligible subsidized and affordable units, and market rate units in certain eligible subsidized developments.

#### Common Definition of Affordable Housing

**A widely accepted definition for “affordable housing” is where households earning 80% of the median household income of the community can afford the median cost of a home assuming that no more than 30% of the households income is spent on housing costs (including rent/mortgage payments and basic utilities).**

inventory of all long-term, use-restricted, subsidized low and moderate income housing in Bridgewater is as listed in Table H-6.

Table H-6: Bridgewater Subsidized Housing Inventory <sup>3</sup>					
Name & Address	Funding Agency	Agency Program	Total Units	Housing Type	Ch.40B Units
Hemlock Dr.	DHCD	667-1	40	Elderly/Disabled	40
Hemlock Dr.	DHCD	667-2	56	Elderly/Disabled	56
10 Heritage Circle	DHCD	667-3	50	Elderly/Disabled	50
15 Heritage Circle	DHCD	689	8	Special Needs	8
Scattered Sites	DHCD	705	12	Unrestricted	12
Hayward Place	EOHHS	FCF	4	DMR Group Home	4
Iron Fence Inn SRO	MHP	MHP	32	SRO	32
S. Shore HDC	EOHHS	FCF	4	Special Needs	4
<b>TOTAL</b>			<b>206</b>		<b>206</b>

Source: Mass. Dept. of Housing & Community Development (DHCD)

In its most recent assessment for 2001, the Massachusetts Department of Housing and Community Development counted a total of 206 conventional public housing units and rental assistance units meeting the affordability requirement. (Federal Section 8 certificates, a rent subsidy program, are not permitted as part of this count). This represents 2.7% of the Town's total housing stock – well below the State's 10% requirement. Even though Bridgewater added an additional 36 eligible subsidized housing units during the 1990s, the actual percentage as a total of the Town's housing stock declined slightly.

<sup>3</sup> Mass. Housing Partnership (MHP); Mass. Executive Office of Housing & Human Services (EOHHS); Mass. Dept. of Mental Retardation (DMR)

Affordable housing is a growing issue in Bridgewater as well as the region. Table H-7 illustrates that Bridgewater has the third lowest percentage of subsidized housing units in the 16-town region behind only Halifax and Abington. Additionally, only one municipality, Brockton, meets the 10% state requirement while the vast majority of other communities have less than 5% affordable housing stock.

With a relatively low percent of housing stock considered affordable, the community is vulnerable to comprehensive permits. To ensure that zoning and other local bylaws do not exclude affordable housing, M.G.L. Chapter 40B allows a developer of subsidized low and moderate income housing to request a Comprehensive Permit from the ZBA in order to bypass certain local zoning and other regulations, including density. While the ZBA has limited power to deny a comprehensive permit (all decisions are subject to appeal before the State Housing Appeals Board), the Board can impose reasonable restrictions with regard to the size of the development, site planning, and other specific characteristics of the project. However, the conditions imposed cannot make the project economically unfeasible.

Table H-7: Bridgewater Area Subsidized Housing Inventory							
Municipality	Population		Year-Round DU		Total Ch.40B Units		% Subsidized
	1990	2000	1990	2000	1990	2000	1990 2000
Abington	13,817	14,605	4,942	5,332	112	250	2.3 4.7
Avon	4,558	4,443	1,663	1,737	70	70	4.2 4.0
<b>Bridgewater</b>	<b>21,249</b>	<b>25,185</b>	<b>6,201</b>	<b>7,639</b>	<b>170</b>	<b>206</b>	<b>2.7 2.7</b>
Brockton	92,788	94,304	35,321	34,794	4218	4258	11.9 12.2
East Bridgewater	11,104	12,974	3,689	4,423	147	147	4.0 3.3
Easton	19,807	22,299	6,698	7,596	217	224	3.2 3.0
Halifax	6,526	7,500	2,411	2,804	28	28	1.2 1.0
Hanson	9,028	9,495	2,937	3,167	90	113	3.1 3.6
Kingston	9,045	11,780	3,319	4,370	155	138	4.7 3.2
Middleboro	17,867	19,941	6,365	7,195	280	294	4.4 4.1
Pembroke	14,544	16,927	4,804	5,834	213	220	4.4 3.8
Raynham	9,867	11,739	3,501	4,197	193	197	5.5 4.7
Stoughton	26,777	27,149	9,675	10,429	701	727	7.3 7.0
Taunton	49,832	55,976	20,253	22,874	1469	1442	7.3 6.3
West Bridgewater	6,389	6,634	2,294	2,507	48	48	2.1 1.9
Whitman	13,240	13,882	4,591	5,100	186	211	4.1 4.1
<b>Average</b>	<b>20,402</b>	<b>22,177</b>	<b>7,417</b>	<b>8,125</b>	<b>519</b>	<b>536</b>	<b>4.5 4.4</b>

Source: US Census Bureau 2000; Mass. DHCD

Comprehensive Permits are not authorized in communities that meet the following State standards including:

- 10% or more of housing stock in existence is subsidized.
- At least 1.5% of land zoned for residential, commercial or industrial use is utilized for subsidized housing.



If and when comprehensive permits are filed in Bridgewater, the Town should negotiate with developers to ensure that the project will best meet the community’s housing needs and legitimate planning concerns. Such negotiations may lead to a friendly permitting process. Additionally, if Bridgewater takes an active role in site selection and project planning it assures that projects meet the community’s planning objectives. This approach has been adopted by a number of municipalities in Massachusetts.

Meeting affordable housing needs in Bridgewater must also be factored into the Housing Action Plan. The goal is to increase the affordable housing stock toward complying with the State’s requirement but preserving Bridgewater’s control in managing residential growth and other land use objectives.

**Student Housing**

Bridgewater State College had a total full-time enrollment of 5,842 in 2001. Of the student population, an estimated 2,639 live in Bridgewater. Of these, 1,970 live on campus in eight dormitory facilities. BSC has recently constructed a 300-bed residence hall on the east side of campus, adjacent to Miles and DiNardo residence halls, increasing the total on-campus residential capacity to 2,066.

The College estimates that approximately 400 students live off campus in Bridgewater. While it is difficult to determine how many BSC students actually live off campus, it is safe to assume that the majority of them live close to campus in the surrounding neighborhoods and Central Square. The BSC Housing Office provides an annual list of off-campus apartments for rent in Bridgewater. During the summer of 2000, a total of 69 apartments were listed accommodating 142 students. Each apartment can accommodate an average of 2.09 students. The average monthly rent per apartment was \$420, ranging from \$180 to \$1,000. The vast majority of these apartments were located in the downtown area such as Main Street, South Street, Norlen Park, School Street, and Plymouth Street.

A number of the apartments available to students are in poor condition. This is not unusual for off-campus student housing and the problem is limited to a handful of locations. The Health Department, Inspections Departments and Police Department have all been involved in code enforcement and rehabilitating many of these apartments as the opportunity presents itself. The Police Department also meets with landlords on an annual basis to discuss potential public disturbance issues and controlling under-aged drinking.

**Person Per Household**

The average person per household in Bridgewater has declined as a whole over the past 20 years. In 1980, there were 3.37 persons per household and by 1990 it had declined to 2.87. According to the most recent 2000 Census figures and local building records, the average household size declined slightly during the 1990s to 2.81. A declining number of residents per household is not unusual. In fact, household size is declining nation-wide as the population grows older.

**Home Sales**

During the late 1980s housing sales in Bridgewater were relatively high, particularly compared to the median income at the time. In 1989, the median sales price for a single-family home was \$165,500. This figure dropped off, as did the number of sales during the recession of the early 1990s. The number of sales and median price began to rise steadily soon after. However, it wasn’t until 1999 that the median price for sold single-family homes exceeded what they had been 10 years earlier.

The median sales price for homes in Bridgewater has steadily increased over the past 10 years as illustrated in Table 4-8 below. Adding all housing types together (single-family, condo and other multifamily), the median sales price has increased by over \$120,000 during this time period. The last four years have also marked a peak in the number of sales with nearly 500 homes sold in both 1998 and 1999.

The median sales price of a single family home has risen significantly over the past three years, in which time it has increased by \$50,000. In fact, the median sales price for single-family homes has increased more in the last five years than it has in the last 10 years.

The majority of homes sold over the past 10 years in Bridgewater have been single-family homes, which have averaged 42% of all sales. However, this appears somewhat low considering that the significant majority of the Town’s existing housing stock and new permits issued over the past 10 years have been for single-family homes.

Table H-8: Bridgewater Housing Sales & Median Cost, 1988-2001*								
Year	S.F. Sales	S.F. Median \$	Condo. Sales	Condo. Median \$	M.F. Sales	Total Sales	Total Median \$	% S.F. Sales
2001	120	\$ 235,750	38	\$ 114,750	88	246	\$ 219,900	49%
2000	174	\$ 210,000	66	\$ 84,950	159	399	\$ 180,000	44%
1999	186	\$ 185,000	86	\$ 75,500	217	489	\$ 164,900	38%
1998	185	\$ 163,000	56	\$ 72,250	242	483	\$ 155,000	38%
1997	168	\$ 154,000	45	\$ 72,900	191	404	\$ 146,900	42%
1996	180	\$ 149,000	48	\$ 65,500	201	429	\$ 133,000	42%
1995	195	\$ 147,000	46	\$ 67,500	136	377	\$ 119,890	52%
1994	238	\$ 142,000	40	\$ 53,450	158	436	\$ 124,900	55%
1993	183	\$ 144,900	46	\$ 54,350	206	435	\$ 112,000	42%
1992	174	\$ 135,000	59	\$ 31,500	225	458	\$ 96,200	38%
1991	129	\$ 134,000	50	\$ 59,750	135	314	\$ 109,600	41%
1990	116	\$ 139,250	64	\$ 115,750	107	287	\$ 125,900	40%
1989	96	\$ 165,500	93	\$ 122,000	169	358	\$ 129,900	27%
1988	138	\$ 159,200	62	\$ 118,400	183	383	\$ 139,900	36%
TOTAL	2282		799		2417	5498		
AVERAGE	163	\$ 161,686	57	\$ 79,182	173	393	\$ 139,856	42%
Δ 1997-2001		\$ 81,750		\$ 41,850			\$ 73,000	
Δ 1992-2001		\$ 76,550		\$ (3,650)			\$ 80,000	

Source: The Warren Group; \* 2002 Total Year Sales Not Available



Conversely, the condominium market was not good in Bridgewater during the 1990s. From a median sales peak in 1989 of \$122,000 and sales of 93 units, the market significantly dropped off over the next 10 years. While the last five years have marked a significant increase of over \$40,000, the median sales price in 2001 is still less than it was in 1989. One of the reasons for this is that the number of condominiums has not increased significantly over the last 10 years. Instead, a few struggling apartment complexes were converted into condominiums and sold at lower prices. This market is just starting to recover from the recession of the early 1990s.

## Geographic Analysis of Bridgewater Neighborhoods

Bridgewater contains a number of new and old residential neighborhoods as illustrated on Map 4-2. The majority of new subdivisions, house lots, and residential building lots have been located in three Land Use Management Districts: 7, 9 and 13<sup>4</sup>. These represent the more rural areas of Town as illustrated on Map H-3.

### Traditional Neighborhoods

Most of the older and more established neighborhoods are located around Central Square, Main Street and the Bridgewater State College Campus. Streets such as Main Street, Oak Street, Mount Prospect Street and Summer Street are examples of the older neighborhoods in Town with tree lined streets, sidewalks, narrow and deep lots, shorter front yards, and Colonial-style architecture. Figure H-2 illustrates the typical layout of these traditional neighborhoods in Bridgewater.

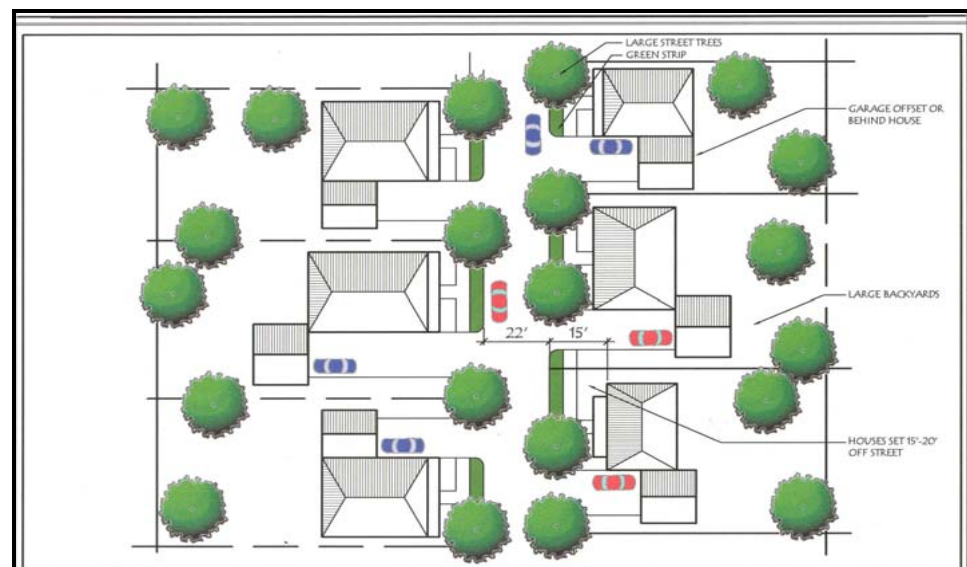


Figure H-2

<sup>4</sup> Land Use Management Units are discussed in detail in Chapter 9: The Land Use Plan

The upper portion of Summer Street near the campus of Bridgewater State College is a good example of an older established neighborhood. It has very attractive homes, many positioned with the short end (gabled end) of the home facing the street, with front porches and fences in the traditional neighborhood style. The street is approximately 28 feet wide with no curbs. It has a four-foot sidewalk on one side and an eight-foot greenstrip. Large street trees are prevalent.

Oak Street and Pearl Street are also excellent examples of traditional neighborhood development in Bridgewater. They are both about 28 feet wide with large street trees that enclose the street and form a canopy. Houses are set back a short distance from the sidewalks, creating a welcoming, pedestrian-friendly environment. These older residential streets are also relatively short and straight so that cars are not induced to speed and pedestrians are more comfortable. Some of the older residential streets include greenstrips varying in size and use. Main Street, between Broad Street and Oak Street, has a wide greenstrip (6-8 feet) with an abundance of street trees.

Other traditional residential streets, which collectively form the older neighborhoods, include: Stetson, Lawrence, Hammond, Howard, Church, Union, Mt. Prospect, Grove, Cedar, Maple, School, Park, Clarence, Shaw and Covington.

### Medium Age Neighborhoods (1960-1980s)

Most of the medium-aged neighborhoods were constructed in the western portion of Bridgewater. Developments along Elm Street, Lake Nip, South Drive and other neighborhoods tended to be more modest than the average new home being constructed today. They also tended to be on smaller lots with shorter front-yard setbacks and large trees. Many of these neighborhoods have matured with attractive streetscapes and home improvements. Some examples of medium-age neighborhoods are described below.

**The Lakeside Neighborhood** – This area was constructed in the 1960s along the east side of Lake Nippenicket and adjacent to the Hockomock Swamp Wildlife Management Area. It includes Lakeside Drive, Bridle Drive, Horseshoe Lane, Paddock Road and Saddle Drive. Most streets are 26-28 feet wide with concrete sidewalks (usually on one side) and curbs. Horseshoe Lane has a Cape Cod berm with one asphalt sidewalk and no green strip. The small lip makes it look like the sidewalk is part of the road. Landscaping has matured in the neighborhood and there are a variety of front-yard trees that compliment the street.

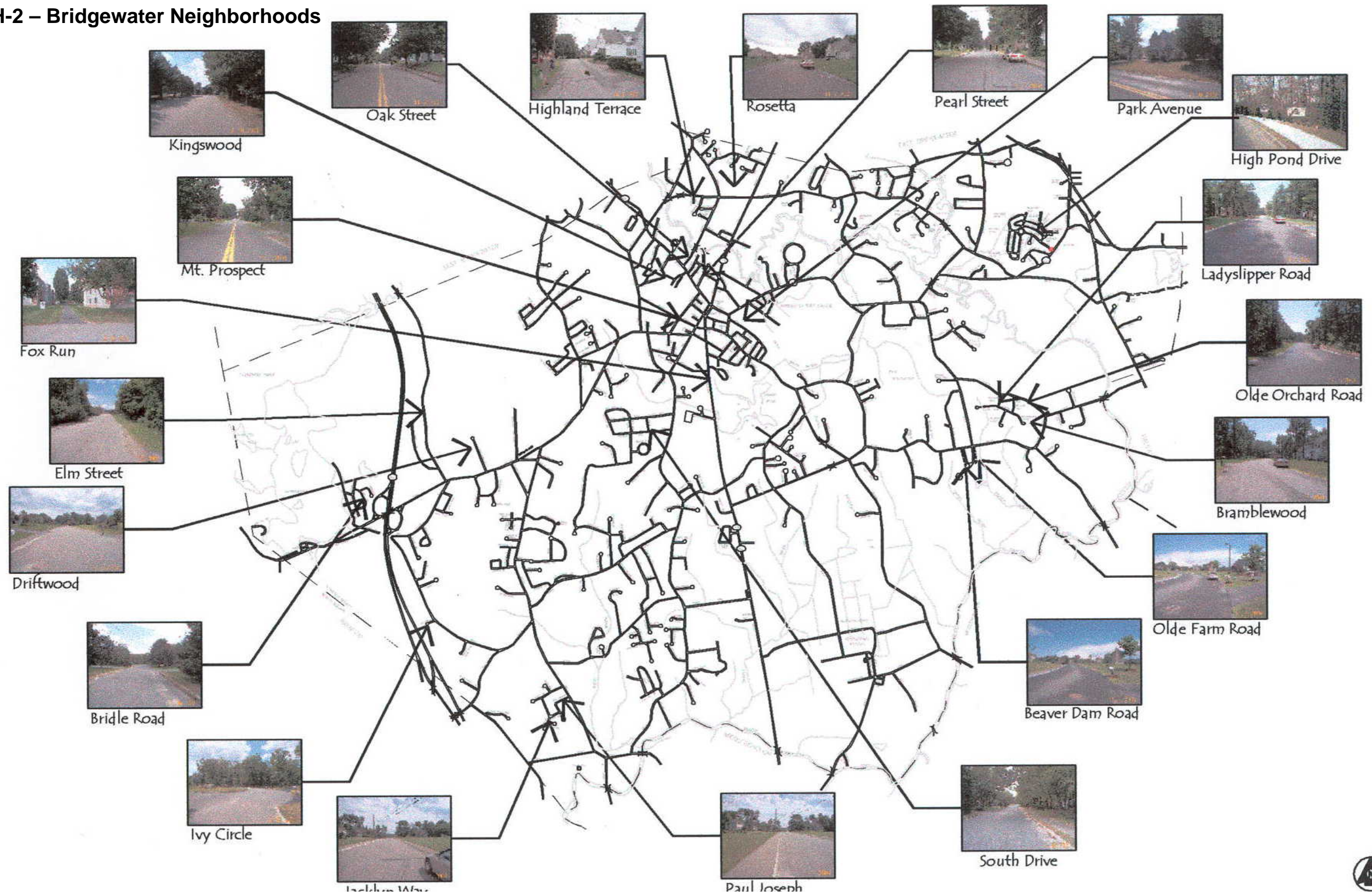
**The South Drive Neighborhood** - Built in the 1970s, it has an extensive roadway network including Forest Drive, Fox Hill Drive, South Drive, Pleasant Drive and Oak Ridge. The streets run parallel and perpendicular, resembling a traditional grid pattern. Landscaping is mature and many older trees have been preserved and supplemented with younger ones. South Drive is a typical street with 28-foot roads with concrete curbs and four-foot sidewalks.

Unlike many newer subdivisions, South Drive has a one-foot greenstrip and extensive street trees which enclose the street and make the neighborhood very attractive. Unlike some of the new subdivisions,





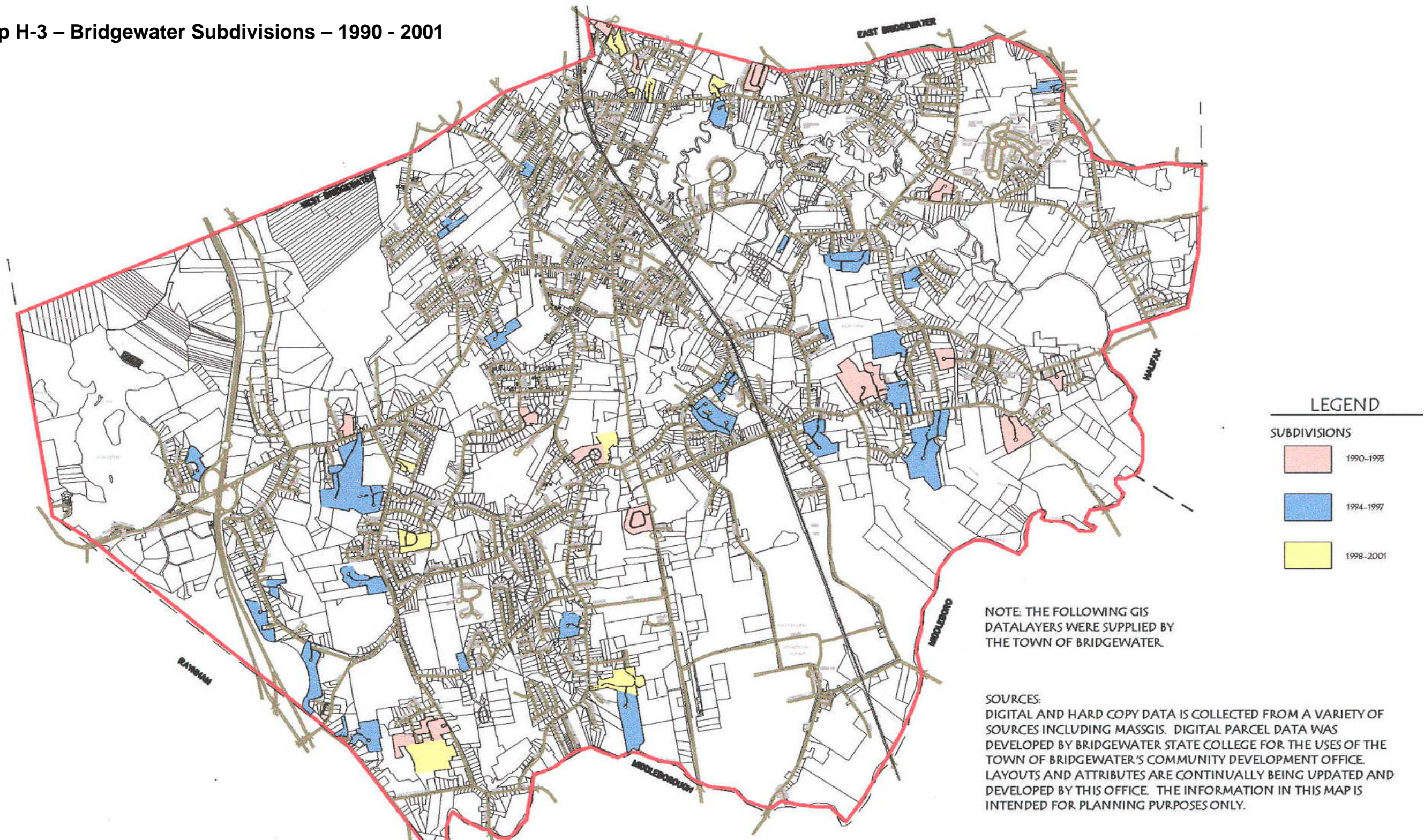
## Map H-2 – Bridgewater Neighborhoods







Map H-3 – Bridgewater Subdivisions – 1990 - 2001







Grange Park streets look and feel more like neighborhood streets because of the larger street trees, separation between the sidewalk and road, shorter setbacks, and even grade between the streets and homes.

**New Neighborhoods (Since 1990)** – Newer neighborhoods built since 1990 are listed in Table 4-5 and are illustrated on Map H-2. They are dispersed throughout Bridgewater but most often have been developed in the southeast, southwest and northwest quadrant of Town. Only one of the subdivisions built since 1990 has been located close enough to the core of Town to allow it to tie into the public sewer system.

There are three types of roadway treatments used on most residential streets in Bridgewater. The most common, particularly in newer neighborhoods, is a 28-foot wide road with one five-foot asphalt sidewalk and sloped granite curbing. There are typically no greenstrip or street trees planted in the 40-foot public right-of-way. The sidewalk is typically constructed directly abutting the curb. There are also some subdivisions where concrete curbing has been used (mostly in the 1960 and 1970s) and a few Cape Cod berms have been installed. Grass strips are rare in newer neighborhoods and where they exist they are usually no more than two feet wide.

It is also typical for newer neighborhoods to have deep front yard setbacks. The minimum is usually 40 feet but houses are often set back a much greater distance. New roads often cut into the natural grade (rather than following the existing contours), giving the homes an elevated look and further separation from the street. This is often required to meet State requirements for on-site septic systems.

Frontage has become an important issue in designing new residential subdivisions. Subdivision plans often have snaked roadways to create curves that reduce frontage requirements and lengthen the road, creating more house lots. This increases the development costs and the Town's costs in terms of long-term maintenance. An alternative would be to allow common driveways (without a two-acre requirement) and flag lots, particularly off cul-de-sacs.

Some typical newer neighborhoods would include Beaver Brook Acres, Pinebridge Estates, Pine Oak Estates, Winding Oaks, Butler Park, Cobblestone Estates, Driftwood Estates, Nelson Woods, and Wildwood Place.

### **Apartment Complexes, Duplexes and Condominiums**

There have been no new multifamily (rental or ownership) development projects approved since the 1970s when the zoning laws were amended. Over the past 10 to 15 years, a number of duplexes have been built, and conversions and additions to existing structures have been made to create new multi-family units.

By severely limiting this housing opportunity, the Town has facilitated the type of suburban growth that has occurred heavily over the last 30 years. The result has been the loss of significant open space, growing traffic congestion, and additional strain on municipal services (particularly local roads and schools). The Town may have also lost (at least temporarily) the opportunity to broaden housing options

for a wide range of residents and improve the quality of multifamily housing. Well-placed apartments and condominiums (such as near downtown, BSC, and other services) can improve the downtown economy (adding to the market) and reduce traffic congestion, as walking and biking become a real option for more residents.

Some examples of multi-family neighborhoods include the following:

**Willow Ridge Drive** – This multifamily neighborhood off South Street was built in the early 1980s as an apartment complex and later converted to condominiums. Parking is located effectively behind the buildings but there is very little landscaping in the complex.

**Fox Run** – This condominium complex was built in the late 1980s and is set off of Bedford Street. The buildings are massed together around an open common area with the parking off the perimeter road. It is very attractive with extensive landscaping around the buildings.

**Flagstone Place** – This neighborhood includes duplexes with attached garages. Homes are colonial style with duel driveways.

**Waterford Village** – This large apartment complex was built in the early 1970s off Plymouth Street. The complex is attractive with extensive landscaping and frontage on the Town River. The complex has a security gate and is well managed.

**Kingswood Park** – This development was built in the 1970s as an apartment complex but was converted in the 1990s to condominiums. The complex includes a community facility and in-ground pool for residents. Ongoing improvements to the complex include building façade upgrades and new landscaping.

## **Anticipated Housing Needs**

Bridgewater residents were asked to identify various housing needs in the Town-Wide Resident Survey. When asked what group of people were most in need of housing in Bridgewater the survey respondents identified first-time homebuyers, followed by the elderly, as the top priorities. Many respondents seemed to be concerned that long-time residents and their children had few housing opportunities and could not afford the cost of housing in Bridgewater today.

However, when asked if the Town should financially support affordable housing programs, the majority of respondents (839 or 53.8 %) did not think this should be done. Only 18% agreed with Town support and over 28% had no opinion. Affordable housing can include a variety of housing types that meet the needs of various income groups and lessen the gap between median income and the median home price.

Respondents were also split on the issue of home occupations. A total of 37.2% (580) would like to see more opportunities for in-home occupations while 14.6% (or 229) would not, and 48.1% (750) had no opinion.



Table H-9: Resident Survey of Housing Needs		
People Who Need Housing	Total	Percent
Singles/Apartment Dweller	215	13.7%
First Time Homebuyers	458	29.3%
Families	385	24.6%
Special Needs	152	9.7%
Affordable for Families	253	16.2%
Empty Nesters	133	8.5%
Elderly	390	25.0%
Others	0	0%
<b>Total</b>	<b>1,559</b>	<b>100%</b>

The housing types favored by survey respondents are included in Table H-10. According to those surveyed the most important need was for adult retirement housing (almost 40%) followed by accessory and in-law apartments (32%).

Based on the demographic and housing trends documented in the sections above, the projected housing demand in Bridgewater over the next 10 years is expected to remain strong. While significant population and housing growth has occurred over the past 10 years, Bridgewater still has a significant amount of open land that can accommodate further development.

Table H-10: Housing Types Favored by Bridgewater Residents						
Type of Housing	Yes	% Yes	No	% No	No Opinion	% N.O.
Rental Properties	315	20.2%	779	49.9%	465	29.8%
Accessory/In-law Apts	502	32.2%	450	28.8%	607	38.9%
Mobile Home Units	114	7.3%	1099	70.4%	346	22.1%
Planned/Condo Units	293	18.7%	811	52%	455	29.1%
Residential Clusters	284	18.2%	840	53.8%	435	27.9%
Multifamily	155	9.9%	960	61.5%	444	28.4%
Adult Retirement Villages	623	39.9%	535	34.3%	401	25.7%
<b>TOTAL</b>	<b>1,559</b>	<b>100%</b>	<b>1559</b>	<b>100%</b>	<b>1559</b>	<b>100%</b>

As identified in Table H-3 above, Bridgewater’s population is projected to continue growing over the next 10 years, reaching a population of over 31,000 by the year 2010<sup>5</sup>. These projections are based on several variables including past population trends, housing and commercial construction, institutional development (i.e. Bridgewater State College and BCC), home sales, and local economic conditions. Accordingly, Bridgewater could reasonably anticipate the addition of approximately 1,500 new dwelling units (or about a 20% increase in total housing stock) over the next 10 years.

The biggest question facing Bridgewater is what type of housing development should take place. While the general trend in local residential development over the past 30 years has been primarily larger single-family residential developments, demographic and socio-economic trends tend to support the need for a greater diversity in housing types, particularly in rental and owner-occupied multi-family dwellings accommodating a broad range of income levels.

<sup>5</sup> These projections were made by the Massachusetts Institute of Social and Economic Research (MISER)

While there is an increasing production of age-restricted (55+) housing developments in Town, there are several other population sectors that are underserved including resident students, low and moderate-income residents, first-time homeowners who can’t qualify for the cost of the median home, and “empty-nesters” looking for alternative housing types (i.e. garden apartments, planned developments, condominiums, etc.).

Regional housing demands may also affect Bridgewater’s housing needs. The limited availability of multi-family homes and affordable housing in the region may add increased demand in these areas for Bridgewater. The fact that Bridgewater has good access to transportation and a relatively high level of municipal facilities and services makes it an inviting host in the region for further residential development including multifamily.

## Constraints

As with many communities, Massachusetts’ economic downturn has made delivering necessary and expected services to the residents a difficult task. Bridgewater been affected more than most, however, as we are a host community to two large state institutions and landholders. Bridgewater State College, MCI-Bridgewater and other State uses occupy 25% of our land area and cause impacts to emergency services, traffic, water sewer and DPW. In addition, PILOT money has been severely cut while the required services have expanded. This reduced revenue to Bridgewater has affected ALL municipal departments and the B-R Regional School District. With the current economic issues facing Bridgewater, we are having a difficult time providing services to our current population

### Emergency Services (Police/Fire)

Public safety departments have had a nearly 20% cut to operational budgets in the past two years. This has forced the layoff of police officers and fire personnel. A newly-completed fire substation on the east side of town has been forced to remain closed as we simply do not have the staffing levels necessary to keep it open. These public safety officials are stretched thin as they respond to both our existing population and the college and prison.

### Water/Sewer

The water and sewer departments are developing a master plan to address significant water supply and sewerage needs issues. Several areas of town have less than desired water pressure. Also, there has been a water ban in effect for the past several years limiting sprinkler use. A new well field is being developed to help the water supply issue. This is not expected to be online for two years.

The sewer system is not only used by residents, but also by Bridgewater State College. This limits the capacity of the treatment station. There are many “needs areas” within the town and an effort is made to expand service into these areas as the fiscal situation allows. Still, the existing plant has limited capacity for increased residential growth.



## Schools

The New England School Development Council prepared a report in March 2004 that details the increased enrollment in the Bridgewater-Raynham School District. The population growth in both of these communities has helped to cause Bridgewater to outgrow the available space to house students. Bridgewater relies on Bridgewater State College to house some students (the Burnell Campus). Also, modular have been installed at the middle school. Several projects are ongoing to increase the capacity of the school system. These are not expected to come online until the 2007-2008 school year. Still, our per-pupil expenditures are \$1,500 below state average, the teaching staff has been significantly reduced and the student/teacher ratio has increased dramatically. Uncontrolled growth will cause this situation to deteriorate further.

## Municipally Owned Sites

The Town of Bridgewater owns a 4+-acre site located on Main Street. This parcel is currently the site of the McElwain School. This school is no longer used for school purpose since the opening of the Bridgewater Elementary School. This site has been identified as a location for potential affordable housing with age-restricted use.

This site is located directly adjacent to Heritage Circle and across the street from Hemlock Drive. Both of these locations are existing 40B properties sponsored by the DHCD and controlled by Bridgewater Housing Authority. They house elderly citizens. The number of potential units at the McElwain site has not been determined.

## Housing Action Plan

The Housing Action Plan includes new strategies based on the inventory, analysis, and assessment of housing trends and needs above. These strategies reflect the Community Goals and Objectives Statement and generally are geared to include recommendations and initiatives that Bridgewater can utilize in future endeavors to manage and guide residential development. The main goal of the Housing Action Plan is to encourage opportunities for a reasonable diversity of housing types to meet different income levels. Also, **Bridgewater, by using the following strategies, plans to increase our affordable housing units by 57 annually, which is  $\frac{3}{4}$  of 1%. This goal will put us in compliance with our Planned Production target. In addition, all for sale units and rental units will have a minimum 30-year deed restriction as an affordable unit with. Through negotiations with the developers, Bridgewater will seek to establish affordable deed restrictions in perpetuity. A sample deed is attached.**

**Strategy 1. Reduce the impact of new residential development on public facilities and services.**

## Actions

- **Identify suitable locations for new residential development** - Land use regulations and development review should consider natural resources and open space protection, convenience to employment opportunities and commercial services, and proximity to various municipal services (i.e. schools, safety services, utilities, recreational facilities and transportation amenities).
- **Consider adopting the Community Preservation Act** – This new State law enables local communities to establish a transfer fee on the sales of homes in the community. The funds accumulated can be set aside and used for the creation of affordable housing, community facilities and purchase of open space. This can be an effective tool for Bridgewater in combating residential sprawl, enhancing local facilities and preserving cultural and scenic resources.
- **Consider linkage payments for the expansion of affordable housing** - Bridgewater should evaluate the feasibility of linkage payments, which are cash contributions made to the community to serve a public purpose such as the production of affordable housing and open space. They are used as a means of reducing the impacts of large-scale projects. Zoning regulations must be able to demonstrate and document the cost link between the development fee and the public purpose served before such payment can be charged. The funds collected can be put into a housing trust fund and used by the community to develop affordable housing. The affordable units are usually not constructed on the site of the project to which it is linked.

*(Municipal examples: Brookline, Boston, and Westwood)*

**Strategy 2. Provide for quality neighborhood infill development and new developments that incorporate the characteristics of traditional residential design.**

### Infill Development

“The development of new housing or other buildings on scattered vacant sites in a built up area”

Provide opportunities to enhance streetscapes in smaller-lot neighborhoods, through narrow lots (50-75 feet) with reduced front yard setbacks, recessed garages (or located behind the house), and the short end (gable) of house facing the street. There are several examples of traditional neighborhood development patterns in Bridgewater.

### Actions

- **Encourage housing and live-work units in commercial areas** - Upper story apartments in commercial buildings (such as in Central Square) can provide new residential opportunities for





low and moderate income residents, fill underutilized or vacant space, generate new income for property owners, and turn a business district into a lively mixed-use community. The evaluation of the downtown area should be made to identify these opportunities.

- **Encourage a mix of housing to the extent the market will bear** - Mixed-income properties can be effective in larger developments because several market segments are tapped at once, yet only a small area needs to be under development at any time, minimizing infrastructure costs. If developments are not mixed but segmented, interaction can be promoted through common areas and facilities.
- **Encourage single-family homes for moderate-income households** - Detached housing can be within reach of moderate-income households provided that densities are high enough. Opportunities exist in some of the older neighborhoods for infill development where higher density is permitted. However additional residential districts in Bridgewater should be considered for higher density through improved cluster design and other development techniques.
- **Provide for “life cycle” housing in Bridgewater** - Conventional development typically segments people by housing type, size and price range and is not equipped to see families through the life cycle. This is not the case with traditional neighborhoods, which typically have a mix of housing accommodating a mix of people. Life cycle housing allows people to remain in the same neighborhood even as their space needs change by mixing housing size and cost. Social networks can remain intact, children need not be uprooted from familiar schools, and elderly persons can remain near friends and families.

**Strategy 3. Establish and utilize innovative public/private programs to maintain and produce additional affordable housing opportunities.**

There are a number of State administered housing assistance programs aimed at providing affordable home ownership and rental opportunities. Many of them fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers. These housing programs provide subsidies deep enough to bring high quality housing within reach of low and moderate income households.

Selected Housing Assistance Programs	
Program	General Description
Low-Income Housing Tax Credit (LIHTC)	See below
Home Program	See below
Housing Stabilization Fund (HSF)	Acquisition, preservation, reuse
Capital Improvement & Preservation Fund	Preserve/improve existing projects where prepayment may terminate use
Soft Second Mortgage Program	Publicly subsidized 2 <sup>nd</sup> mortgages
Housing Innovation Fund	See below
Sr. Citizen Property Tax Work-off Abatement	Optional community service in exchange for tax reduction for 60 years and over.
Historic Owner-Occupied Residences	Tax stabilization for restored properties
Low/Moderate Income Seniors Income Tax Credit	Annual income tax credit for seniors

Income Tax Credit for Septic System Repair/Replacement	Tax credit for private septic system upgrades or sewer connections
Lead Paint Removal Credit	Tax credit of \$1,500 per units

Some programs that may have particular benefits in terms of fulfilling Bridgewater’s housing needs are as follows:

**Rehabilitation Programs:**

- **HOME Investment Partnership Program** – Zero or low interest loans for housing developers who pass these loans on to homebuyers and renters target very low and low-income households. In a rental program, 20% of units must be set aside for households at 50% or less of the area median income; 70% for households at 60% or less of the area median income; 10% for households at 80% or less of median income. In a home ownership program, it is simply necessary that all households are at 80% or less of the area median income, without regard to proportions.
- **Low-Income Housing Tax Credit Program** – Federal tax credits are available for developers of affordable rental housing. At least 20% must be for very low-income households. As an alternative, 40% of the units may be set-aside for households at 60% or less (rather than 50%) of the area median income.
- **Housing Stabilization Fund** – The HSF was created to stabilize communities by providing financial support for the acquisition, preservation and rehabilitation of affordable housing with a specific emphasis on reuse of distressed properties. It can also be used to allow new construction on infill sites created by demolition of distressed properties. Both profit and non-profit developers are eligible for the program, which can be used for both rental and project-based home ownership.
- **Soft Second Loan Program** – The program makes purchasing a home easier by combining a conventional first mortgage with a publicly subsidized second mortgage. Municipalities in partnership with lending institutions are eligible for this program.
- **Housing Innovation Funds** – HIF was created to support alternative forms of rental and ownership housing such as a specialized level of management or social services, an innovative financing or ownership structure, or other features such as transitional housing types, limited equity cooperatives, and preservation of expiring use properties. They are available on a competitive basis to non-profit developers only (i.e. CDC, housing trusts, etc). Rental units must remain affordable for at least 30 years. Of the total units, at least 50% of the units must be occupied by households with incomes below 80% of the area median gross income. Of the lower income group, at least 50% (or 25% of the total units) must be occupied by households with incomes below 50% of the area median gross income.

**Tax Relief Programs:**



There are several tax relief programs from which the Town could choose to adopt in support of affordable housing including the following:

- **Historic Owner-Occupied Residences** – Bridgewater has the option of adopting a special assessment that captures the increased value of substantially rehabilitated historic residences over a period of five years, with 20% of the increased assessed value added each year until the full value is reached. This can be an additional incentive for owners of historic homes to continue to occupy and make appropriate renovations that may contribute to preserving the character of the community.
- **Low and Moderate Senior Income Tax Credit** – Bridgewater has the option of providing this tax credit for property taxes on low- and moderate-income senior citizens with a maximum of \$375 per year.
- **Income Tax Credit for Septic System Repair/Replacement** – The State allows for income tax credits of up to \$1,500 yearly (to a maximum of \$6,000 over five years) for expenses incurred to meet Title V compliance for a principal residence or to connect to a municipal sewer service, under certain conditions. The Bridgewater Board of Health has used this program as an incentive for many private septic system replacements.
- **Lead Paint Removal Credit** – The State provides a state income tax credit for up to \$1,500 for each housing unit where lead paint is removed in compliance with state regulations. Unused credits may be carried over for up to seven years.

#### **Strategy 4. Create an organization for the promotion, ownership or management of housing opportunities in Bridgewater.**

##### **Actions**

- **Appoint a Housing Partnership Committee** - The purpose of this committee is to communicate with homebuilders and generate ideas for the potential use of state programs and potential locations for affordable and mixed income housing developments. This Committee can also be used to negotiate with developers on comprehensive permit applications. By taking an active role, the site selection and planning process can lead to a “friendly” comprehensive permit and ensure that the project meets Bridgewater’s planning objectives.
- **Evaluate and incorporate a housing ownership and management structure** – Some possible options are the following:
  - CDCs and Non-Profits - Affordable housing can be developed and/or owned by non-profit groups such as a community based developer, community development corporation (CDC),

or religious institution. The advantages are that the housing can be developed less expensively and remain affordable in perpetuity.

- Limited Equity Cooperatives – In this structure, each resident is a shareholder in the member-controlled management corporation, which holds title to the property. Residents lease the units from the co-op, and they elect a board of directors. Purchase of the stock is similar to a down payment but usually costs less. Members pay a proportionate share of co-op’s mortgage, taxes, maintenance, and operating expenses. To preserve the housing as affordable, a formula determines the resale value of the stock. The formula is geared to provide a fair return on members’ investments, while keeping resale value in a price range accessible to low and moderate-income members.

Limited equity co-ops offer specific advantages over rental housing, including security, tax deductions, and some equity build-up, while housing costs remain lower in the long run. The cooperative is eligible for government subsidies that can reduce purchase costs or provide financing for the building.

Limited equity homeownership limits the resale prices of condos or single-family units, in a manner similar to limited equity co-ops. This approach is required through some state and federal subsidized programs and could be built into any locally developed program to preserve affordability. Typically, the length of deed restrictions used to limit equity remains in place no longer than 40 years.

- Community Land Trust (CLT) for Housing – CLT is a member-controlled organization that owns underlying land and leases its use to individual homeowners living on it typically for 99 years. This concept substantially reduces the cost of home ownership. Long-term renewable leases protect homeowners, and they may recapture labor and capital investments. CLT retains a first option to buy if sold at a predetermined price keeping the unit affordable. CLTs acquire buildings and reduce purchase costs with subsidies and grants from state and federal programs. Buildings may be a single unit, condominium, rental unit or cooperative.
- Local Housing Trust – Affordable housing trusts are usually nonprofit corporations formed by the municipality. They are typically governed by a Board of Directors and may be under the supervision of the selectmen or town manager. Because local residents govern affordable housing trusts, they generally undertake projects that reflect the housing goals of the community in a way that fits in with the local housing needs.

#### **Strategy 5. Identify appropriate sites for subsidized housing and initiate acquisition and control measures to secure their long-term use.**

The Town of Bridgewater can take several steps towards targeting areas for affordable housing. Additionally, revisions have recently been made to MGL Chapter 40B which recognize the community’s efforts to provide more affordable homes and, therefore, limit the number of comprehensive permits that



can be considered in a given period of time. This is an opportunity for the community to control the amount and distribution of affordable housing that best meet the needs of local residents.

### Actions

- **Identify “development nodes” for mixed use including multi-family housing** – Create development nodes on existing local arteries, which would permit a higher concentration of buildings and uses on a fairly compact site. Land use regulations would be amended to provide for a higher density of uses, including multi-family dwellings. These nodes should be sited near public services and facilities, and serve the basic needs of surrounding neighborhoods. Some possible locations include areas off Bedford Road, Pleasant Street, and Plymouth Street. (See Chapter 9: The Land Use Plan). Also, with these developments and through recommendations of the Bridgewater Housing Partnership, we will be sure that housing styles will match into the neighborhoods that they will be located in.
- **Consider the use of tax title properties and other public lands for mixed-income residential developments** - Bridgewater may have tax title and other public land or buildings that are suitable for reuse or development for affordable and mixed income housing. Donations or transfer of the land or building at below market rate to a developer who agrees to provide low and moderate income housing can help to reduce construction costs.
- **Consider the use of “Right of First Refusal” for certain properties that are good candidates for mixed income developments** - Private property owners can receive a tax reduction in return for devoting their property to agricultural or horticultural use, forestry, or open space and recreation use. Similar mechanisms can be put in place for nonprofit housing organizations. If the owner decides to sell the land, the municipality has the “right of first refusal” to buy the property at fair market price. The purpose would be to control the type of future development on the site, which may include a combination of affordable housing, open space and other public purpose uses.

### **Strategy 6. Prepare zoning, subdivision and building code revisions to improve overall residential quality and opportunities for all income groups.**

The Town should facilitate high quality residential development and create new opportunities through a series of revisions and amendments to the Zoning Bylaws, Subdivision Regulations, Building Codes and other applicable land use regulations. A full review of these regulations and proposed amendments are included in Chapter 9: The Land Use Plan.

### Actions

- **Achieve a reasonable diversity of residential density without the appearance of crowding** - Density is necessary for affordability. Higher densities mean less land per unit, which holds down

the construction costs of housing. However, higher densities can be perceived to be less when there is open space integrated into the development or on nearby land. Other elements that create the perception of spaciousness are small housing clusters, commons, short blocks, low buildings, and natural landscaping. These can be accomplished through alternative design such as traditional neighborhood development, open space residential development, cluster development or planned developments (See Chapter 9: Land Use Plan for a discussion of these techniques in further detail).

- **Establish provisions for accessory apartments in residential districts** - Accessory apartments are located on existing residential properties, either within the original structure, in a garage or carriage house, or created as a separate detached structure. These apartments increase the supply of affordable housing, and are well suited for small households, elderly and single people. Development cost is less than new construction, and there is less impact on open space or agricultural land. In addition, costs to the community for accessory apartments are less than for additional detached homes since they are located within public services areas. Accessory apartments effectively increase residential densities while preserving the neighborhood character if provisions are made to reduce potential impacts. Some specific considerations for amendments to the zoning ordinance for accessory apartments:

- Requirement for owner occupancy
- Limits on the amount of alteration. (Should be within existing footprint of primary dwelling or minimal addition).
- Limit on the number of bedrooms permitted
- Minimum size of the structure to be altered to avoid over-crowding
- Restrictions on occupancy (occupants should be members of extended family and the number of occupants should be limited.).
- Establish an Enforcement Procedure (Owner should register the apartment with the Town on an annual basis to certify that occupants meet the requirements above).
- Deed restrictions to control future alterations

*(Some municipal examples: Adams, Lexington, and Wenham)*

- **Provide for the careful conversion of larger homes to multifamily housing** - Converting large homes to smaller units, either as rental apartments or condominiums, can maintain the property owner’s investment in a building that may be too expensive to maintain as a single residence or in which the extra space is no longer needed. It also increases the supply of affordable housing in the community. This type of provision could apply well in Bridgewater particularly along Main Street, South Street and Pleasant Street where a number of larger homes have been converted into commercial uses.

*(Some municipal examples: Ipswich, Lenox, North Andover, Stockbridge, Acushnet, Hamilton, West Stockbridge, and Williamstown).*





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- **Consider provisions for Inclusionary Zoning to expand affordable housing opportunities -** The State of Massachusetts authorizes communities to enact inclusionary zoning provisions allowing for the construction of housing for persons of low and moderate income. These regulations can provide density bonuses by special permit in exchange for affordable housing units. This technique can assist the Town in achieving the required 10% affordability requirement under M.G.L. Chapter 40B.
  - **Use cost-effective site development and construction practices -** Lot frontage is probably the single most important determinant of site development costs and long-term municipal costs. The cost of street and utilities construction varies with frontage requirements. Front yard setbacks are next most important since driveways and utility service lines vary with setbacks. Smaller setbacks, frontages and road width requirements also make the neighborhood more walkable by “enclosing” street space. The integration of outdoor space is a critical principle in good design and a precondition for street activity.
  - **New residential design should preserve existing trees -** Preservation of existing trees should be required around cul-de-sacs and in greenstrips. Tree planting programs should also be required in treeless areas. Trees can provide a significant cooling effect and are also helpful for humidity control and as a windbreak in extreme weather. They are also one of the best investments for home appreciation.
  - **Take advantage of open space and natural resource protection opportunities in residential development -** Through potential development techniques such as cluster/planned unit development, conservation subdivision design, transfer of development programs (TDRs), local land trust programs, and infill development programs.
  - **Cluster zoning bylaw –** Make revisions to the Cluster Bylaw to provide more opportunities for traditional neighborhood design with narrower streets and lots, setback reductions, sidewalks, street trees, common passive and active recreational areas. (See Chapter 9: The Land Use Plan).
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